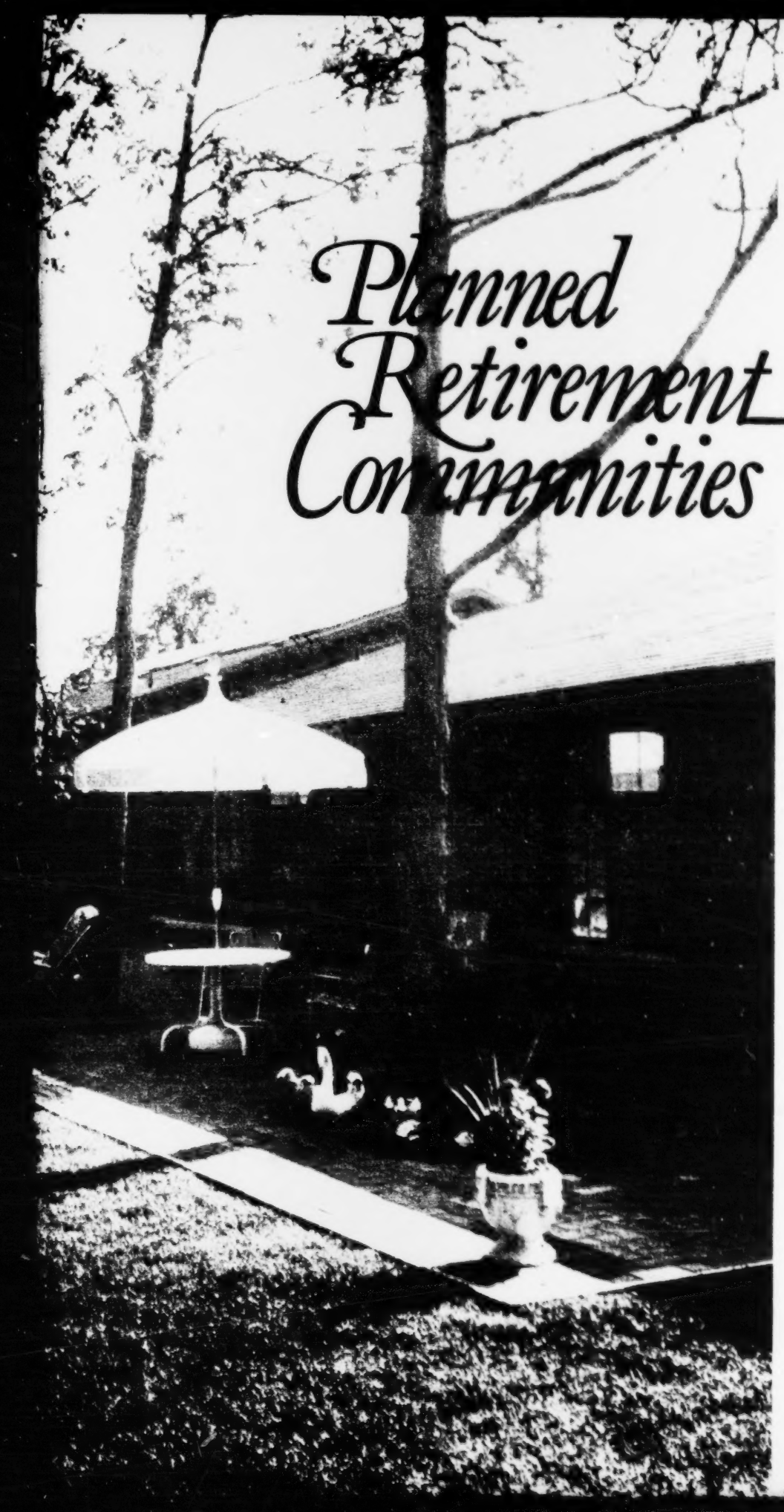

Planned Retirement Communities

Ontario
Ministry of Municipal Affairs
Bernard Grandmaître, Minister

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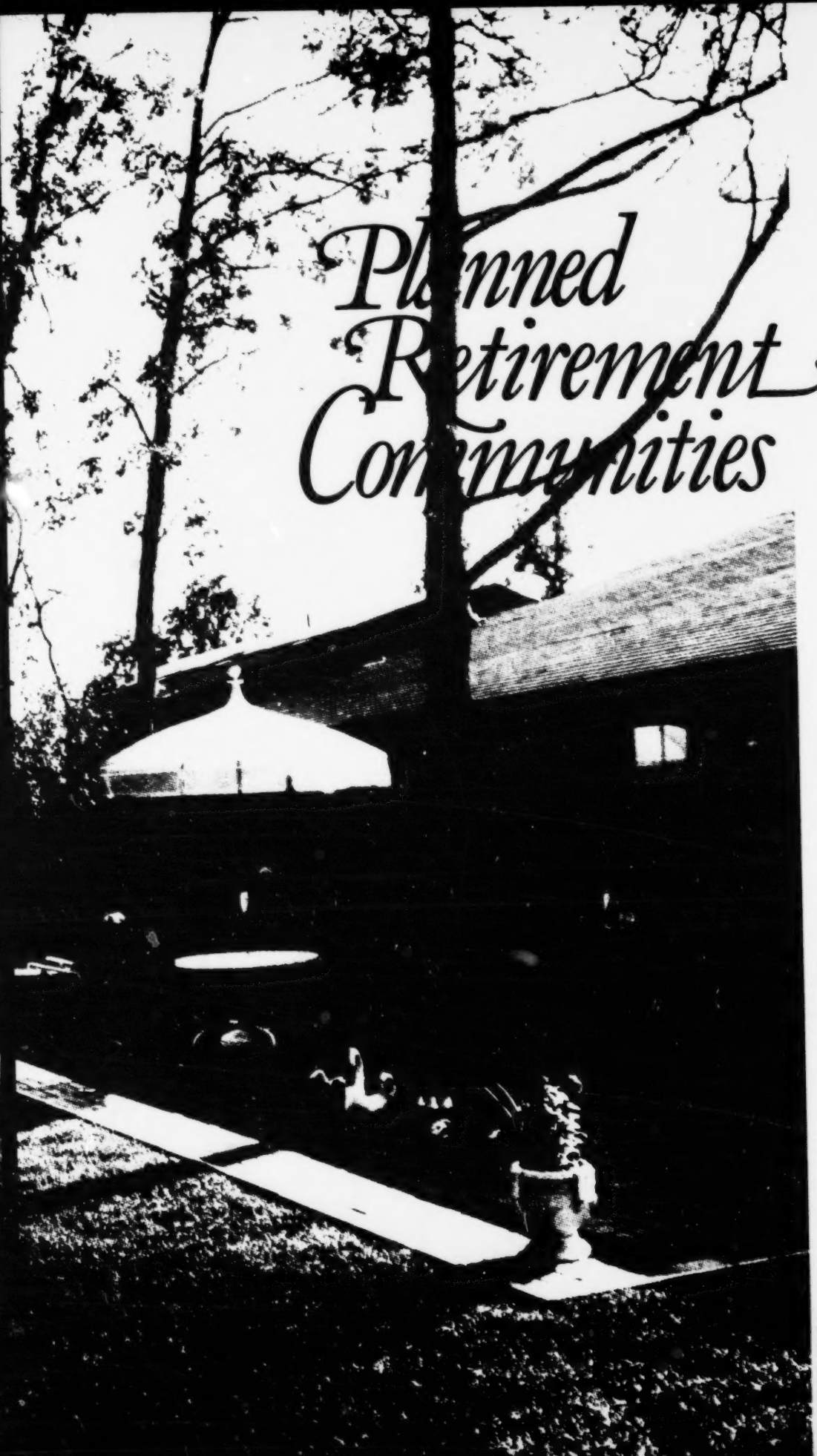

Planned Retirement Communities

Prepared by:
Research and Special
Projects Branch
Community Planning Wing
Ministry of Municipal Affairs
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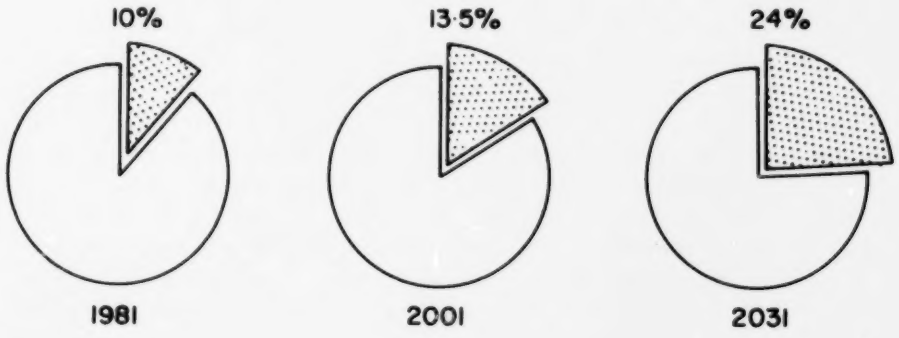
Preface

The seniors' population in Ontario, those over 65 years of age, will practically double in size by 2001 and double again over the following thirty years (Figure 1)[1]. The impact of these changes will be felt throughout the entire population, particularly as the age composition of communities shifts. As a result, planning for an aging society has been the focus of much attention in recent years.

FIGURE 1 A growing proportion of seniors (65 +) in Ontario's population



Due to the anticipated substantial increase in the elderly population in the next twenty to fifty years, it is imperative to recognize the need to develop certain community planning responses which are specifically directed at the needs of the elderly. Among the community planning issues that must be addressed are neighbourhood form and composition, transportation, health and social service facilities, and housing.

This report looks at one aspect of housing for the elderly; the phenomenon of the retirement community. It does not pretend to provide answers to all the needs of the elderly in retirement communities nor to answer all of the questions surrounding this type of housing development. Experience with retirement communities in Ontario is still too limited to allow us to believe that

1. Ministry of Municipal Affairs and Housing, *Towards Community Planning for an Aging Society*, June 1983

all potential problems have been investigated in depth. It is, however, an effort to respond to the emerging need for guidance in planning for these developments.

For the purposes of this report, planned retirement communities are defined as planned, low density, age-restricted developments offering extensive recreational services and constructed primarily by private capital as profit making ventures. It has been assumed that, at least when they move in, the retirees are active and relatively healthy.

I Introduction

One response to the issue of housing needs of the elderly is the planned retirement community. Contrary to popular belief, retirement communities are not a new phenomenon and have in fact existed in the United States since the 1920's. The Canadian experience, however, has been more recent.

Planned retirement communities in Ontario are for the most part a product of the private sector development industry. While retirement communities are not necessarily restricted to senior citizens (those aged 65 and older), they are designed for older individuals who are at least near retirement age.

Aside from the seemingly endless debate about whether age-segregated housing is indeed a good thing, there are a number of attributes of retirement communities which are attractive to a certain proportion of the elderly. Residents may choose retirement communities for a number of reasons. Often the primary reason for choosing a retirement community is the increased opportunity to associate with others of the same age group. Related to this is the fact that most residents would be retired and therefore have similar interests and free time. Other reasons for seeking a retirement community include security, low cost housing (sometimes), low maintenance, assistance in time of illness, a child-free environment and the many recreational and social amenities offered.

One definition of a retirement community is that provided by Katherine Heintz: "The planned retirement community is one type of housing complex created especially for senior citizens. It is an age-restricted, permanent housing development with a planned environment that is oriented toward leisure."[2] Although quite similar, the definition provided by Robert Marans is useful in describing the Canadian experience since it highlights two key points, age and health. Marans defines retirement communities as "aggregations of housing units planned for healthy, older people (at least 50 years of age) most of whom are retired. This housing aggregation should incorporate at least one community-shared, non-residential facility or service and should be described by its developers, managers and residents through marketing and other material as a place for retirees to live."[3]

To add a further dimension to these definitions we can turn to a comprehensive study of retirement communities published in the *Journal of*

2. Heintz, Katherine McMillan, *Retirement Communities for Adults Only*, Centre for Urban Policy Research, 1976, p xix

3. Marans, Robert W., et. al. "Retirement Communities: Present and Future", in *Community Planning for an Aging Society: Designing Services and Facilities*, 1983

Housing for the Elderly. This study follows a similar approach to the one we have utilized and examines a number of case studies, across the United States. In the process of attempting to define retirement communities and review the case studies, the authors developed a typology of retirement communities. The reader should be cautioned at this point that the term "retirement communities", as used in the typology, describes a wider range of shelter alternatives for seniors than this report deals with.

In the broadest sense, retirement communities can encompass a wide variation in size, type, scale and design of development. The resulting typology describes five types of retirement communities which are not mutually exclusive, but exist on a continuum. These five types are referred to as retirement new towns, retirement villages, retirement subdivisions, retirement residences and continuing care retirement centres.

RETIREMENT NEW TOWNS are large retirement communities having various health care services and an extensive network of outdoor recreational facilities and leisure programs designed primarily for retirees. New towns provide a range of housing options and are designed to be self-contained.

RETIREMENT VILLAGES feature a variety of recreational facilities, limited commercial facilities and a few health services. They are not intended to be self-contained communities.

RETIREMENT SUBDIVISIONS are residential environments planned for a predominantly independent elderly population. In contrast to new towns and retirement villages they have available only a limited number of recreational facilities for resident use. In most instances, health care and commercial facilities are non-existent.

RETIREMENT RESIDENCES refer to individual senior citizen apartment buildings or complexes. As small retirement communities, they provide supportive environments designed to accommodate a relatively independent lifestyle at a moderate cost to older retired persons.

CONTINUING CARE RETIREMENT CENTRES provide a highly supportive environment based on the concept of continuing health care.

This typology reflects certain characteristics in each community; however, these characteristics cannot be expected to be static. The typology is multi-dimensional based on four basic attributes:

1) the scale of the community;
2) the characteristics of the population;
3) the kinds and amounts of services offered; and
4) the sponsorship or auspices under which the community was built.

Figure 2 illustrates the multi-dimensional variation in the attributes and where the different types of retirement communities fit in.

FIGURE 2
Classification of Retirement Communities

ATTRIBUTES	New Towns	Villages	Subdivisions	Residences	Care Centres
SCALE	large	medium		small	
RESIDENT CHARACTERISTICS	young-old predominantly healthy	old, predominantly healthy		old, mixed healthy and frail	
LEVEL OF SERVICES	extensive health, outdoor rec. & other	limited/no health; extensive outdoor rec. & other	limited/no health, outdoor rec. & other	limited/no health, outdoor rec.; extensive other	extensive health; limited outdoor rec.; extensive other
SPONSORSHIP	profit		non-profit		
---------- CONTINUUM ----------					

Source: Journal of Housing for the Elderly, Vol. 1, Nos. 3/4 Winter 1983
Special Double Issue on Retirement Communities

Canada does not have the full range of retirement communities that exists in the United States. The projects in the United States are generally larger than those in Canada and there are more of them. As a result, the use of the typology to describe the American situation is useful in putting the Canadian experience into perspective. While the range of planned retirement communities available in Ontario may be more limited at present, an appreciation of the full range can help in discovering the full potential for planned retirement communities here. The typology also acts as an evaluative tool. Each type of planned retirement community must be evaluated within the class it was intended to be in.

The retirement communities in Ontario chosen for this study can be classified as either retirement villages or retirement subdivisions. At present there are no retirement new towns in Ontario. Retirement residences and continuing care centres were excluded from the study because a narrower focus was intended, corresponding to the meaning of the term "planned retirement community", as defined in the preface to this report.

2 Methodology

The data collection phase of this study consisted of two parts. The first part involved the establishment of an inventory of fifteen planned retirement communities. This exercise produced a useful framework for future monitoring (Table 1). The second part consisted of field visits to seven retirement communities that were selected for indepth case studies. The site visits included interviews with developers, local planners, administrators and residents. The case studies were chosen to reflect a variety of projects in different regions of the province. +

TABLE 1
Location and Age of Retirement Communities

RETIREMENT COMMUNITY	LOCATION	YEAR ESTABLISHED
*Sandycove Acres	Stroud	1970
*Twin Elm Estates	Strathroy	1970
*Big Cedar Estates	Hawkestone	1971
The Hometown	Stayner	1972
The Village	Listowel	1974
Victoria Place	Bobcaygeon	1975
Turnberry Estates	Wingham	1975
Grand Cove Estates	Grand Bend	1976
Georgian Glen	Wasaga Beach	1976
Joy Vista Estates	Lindsay	1976
*Amberwood Village	Stittsville	1978
Sutton-by-the-Lake	Sutton	1980
*St. Elizabeth Village	Hamilton	1980
*The Edgewater	Bobcaygeon	1983
*Wilmot Creek	Newcastle	1984

+ Criteria for selection of case studies in Appendix
* Case study projects

3 Study findings

3.1 CASE STUDY OBSERVATIONS

The case study projects which are described in the Appendix, revealed a wealth of information about planned retirement communities but no overwhelming issues. Nonetheless the findings have produced a number of significant facts about planned retirement communities that will aid in their planning and development, as well as in further investigation and monitoring in the future. The findings can be summarized as follows:

- Planned retirement communities in Ontario are still a relatively new phenomenon. The majority of the projects listed in Table 1, which includes the seven case studies, were developed during the 1970's. It may be too early to determine how these projects will withstand the test of time.

- Planned retirement communities tend to be located in rural and recreational areas of the province. This is because retirees are drawn to the beauty of a natural setting, the slower pace of rural life and the reduced cost of housing. St. Elizabeth Village, in the City of Hamilton, is one exception.
  This finding has a number of implications. The loss of prime agricultural land is a key concern when planned retirement communities are proposed in agricultural areas. Another concern may exist in recreational areas where the over-development of waterfronts is often an issue. The popularity of certain regions of the province as retirement settings may place undue demands on certain municipalities as a large number of senior citizens move into the area. One specific aspect of this demand may be for health and social services to areas that may already have difficulty in meeting the needs of local seniors.

- The characteristics of residents of a retirement community vary, but the majority are both active and mobile, and report fairly good health. Most do not require the use of local health and social services. The actual impact on local services, however, depends in the short-term on the size of the retirement community and the age breakdown of its residents. In the long-term, the impact depends on the tendency of residents to stay in the local area or to return to their original place of residence (mostly large urban centres) if, and when, their health declines. Further investigation and monitoring is necessary to determine the long-term impact on local health and social services.

- Not all retirement communities are in fact planned. Many, more or less evolved into retirement communities, rather than being intentionally designed for that purpose. These unintended retirement communities were largely mobile home parks which are attractive to seniors as a low cost housing option. Due to this fact many retirement communities may not have the facilities and services usually desired by senior citizens. The location of the project may also be inconvenient for a retired population.

- There is a wide variation in the type of developer involved with planned retirement communities (Table 2). Case study participants included a local developer involved in a diversified range of projects, a large multi-national development firm, a development firm that can be considered a specialist in planned retirement communities, local business people who viewed a mobile home park as a good business venture and a non-profit organization. Notably absent from the Ontario experience are firms associated with the health care field and leisure developments.

TABLE 2
Development Firms

NAME OF PROJECT	NAME OF DEVELOPER	DESCRIPTION OF FIRM
The Edgewater	F. G. Reynolds Ltd.	Local, diversified developer
Twin Elm Estates	Mr. & Mrs. G. Brothers	Local business people
Wilmot Creek and Sandycove Acres	The Rice Group	Developer (Specialist in retirement communities)
St. Elizabeth Village	St. Elizabeth Home Society	Charitable Organization
Big Cedar Estates	Mr. D. Bull	Local businessman
Amberwood Village	Lehndorff Ltd.	Large, diversified international developer

- Most planned retirement communities are developed for the middle to upper income groups. This conclusion is based on the price range of units in the case study communities. Despite this targeting, however, lower income groups are in existence in retirement communities.

- Planned retirement communities often attract a high percentage of "snow birds" (individuals who travel south for the winter). Several projects have in fact made this part of their marketing scheme. They are appealing to middle income retirees who may sell their homes and buy two for the price of one: one home in Ontario and perhaps one in Florida or some other southern location. This finding has several implications. First of all, if projects are designed or marketed for "snow birds," requirements for facilities may be

reduced and demands on local services (health, social, transportation) may be less than in a project occupied by year-round residents. There may be a problem in the long-term, however, if lifestyles of the residents change and they do not leave for the winter. In that situation residents may find themselves isolated with few services.

- Some retirement communities have what could be described as "unconventional" tenure arrangements. These arrangements include lifetime leases, pre-paid leases and group ownership of developments. It is important for seniors to be aware of the implications of these arrangements to make sure they are in their best interests. Seniors should, in fact, seek legal advice from a qualified real estate lawyer prior to entering into an agreement.

- There are variations in the type of housing and price ranges offered in planned retirement communities (Table 3). The case study communities consisted of townhouses, mobile homes, manufactured or modular homes, and single detached homes. In most cases, only one dwelling type was available in each community. Mobile homes have been the predominant housing form in retirement communities, however, this trend has shifted to modular homes, and recently to hand-framed single detached homes.

TABLE 3
Dwelling Type and Price Range for Retirement Communities

RETIREMENT COMMUNITY	DWELLING TYPE	Price Range +	
		LOW	HIGH
*Sandycove Acres	Modular	$46,000	$58,000
*Twin Elm Estates	Mobile & Modular	$40,000	$58,000
*Big Cedar Estates	Modular, Some Mobile	$50,000	$90,000
The Hometown	Modular	$44,000	$55,000
The Village	Modular	$30,000	$45,000
Victoria Place	Single Detached	$80,000	$140,000
Turnberry Estates	Mobile & Modular	$28,000	$58,000
Grand Cove Estates	Mobile Double Wide	$37,000	$49,000
Georgian Glen	Mobile & Modular	$26,000	$43,000
Joy Vista Estates	Mobile	$39,000	$50,000
*Amberwood Village	Townhouses	$100,000	$160,000
Sutton-by-the-Lake	Mobile & Modular	$55,000	$65,000
*St. Elizabeth Village	Townhouses	$34,500	$53,500
*The Edgewater	Townhouses	$65,000	$140,000
*Wilmot Creek	Single Detached	$46,000	$58,000

+ For new homes, summer 1984
* Case study projects

3.2 CONCLUSIONS

Generally, this initial review of retirement communities reveals a very positive experience by all those concerned. The municipalities involved have not encountered planning problems that are specifically related to retirement communities. In some of the case studies, general planning issues arose which may have occurred for any type of development proposal. Most municipalities have had limited experience with retirement communities and would readily admit that it may be too early to determine some of the impacts on the local community. In each of the case studies examined, the retirement community proposal was accommodated within the existing land use designation structure of the local official plan and zoning by-law. None of the case study municipalities had specific policies relating to retirement communities.

Similarly, comments by developers and residents indicated a fairly high degree of satisfaction with the retirement communities. All of the projects visited seem to enjoy a reasonable amount of success in the marketplace as indicated by the initial sales and low turnover of units. It is evident, however, that the market for retirement communities is still limited in Canada. Although the surveys of residents were informal, they did indicate a general level of satisfaction with the surrounding environment.

Very few comments were received regarding design considerations despite the fact that casual observation revealed that certain projects could be significantly improved in respect to the effects of micro-climate, long distances to walk to recreational facilities and location on hilly terrain. Locational factors were also not mentioned, although several developers indicated that for future projects they would choose a more convenient location, such as nearer to an existing town or village.

Conclusions regarding retirement communities are presented under the following four categories:

1. THE CURRENT MUNICIPAL PERSPECTIVE

The purpose in initiating this study was to discover how municipalities were dealing with retirement communities and ascertain if they were encountering difficulties. The results of the case studies indicate that retirement communities have not been differentiated from other types of residential development. Although no significant problems have developed in conjunction with the increasing demand for retirement projects, municipalities facing this type of development interest may wish to consider creating development guidelines for retirement communities, to use as an aid in reviewing new proposals. These guidelines would be additional to any general guidelines the municipality may have which deal with residential development.

2. HEALTH AND SOCIAL SERVICES

Related to locational factors is the demand for health and social services. This investigation of the demand for, and availability of, social and health services was limited to one case study namely, Sandycove Acres. Findings indicate the majority of residents do not require the use of home care/support services or recreational facilities external to the retirement community. However, the

need for some home support services such as transportation assistance, home maintenance and yard work was commonly expressed. The need for transportation assistance may also arise in several of the case study projects which are located quite a distance from the nearest town. Given their location, many residents are dependent on having their own car for transportation. As residents age and stop driving they will require some form of transportation assistance. The demand for health and social services may also increase in the future as the residents of retirement communities age.

3. THE CONSUMER PERSPECTIVE

Individuals considering purchasing a home in a retirement community should be clearly aware of the tenure arrangement, the costs involved and the availability of support services on and off-site. If time permits, several retirement communities could, ideally, be compared. In the meantime, efforts need to be made to provide consumer advice to senior citizens considering a retirement community.

4. THE PROVINCIAL ROLE

At the present time, there is an important role to be played in respect to the research and monitoring of retirement communities. This includes research on the economic and social impacts of these developments, as well as research on the prime attractions which have motivated retirees in their choice of retirement community, their long-term level of satisfaction and their subsequent moves, if any.

4 Planning considerations

4.1 INTRODUCTION

Based on the results of the seven case studies, generally accepted planning principles, and the current (and limited) experience with retirement communities in Ontario, six considerations have been identified as having particular importance to both prospective developers of retirement communities and municipalities in the review of actual proposals. They may be relevant to any residential development but they have a special or unique slant when applied to retirement communities.

In essence, what is important to keep in mind is that retirement communities should be subject to most of the same evaluation criteria that would apply to any residential development. However, on the one hand the provision of health and social services to the residents takes on a particular significance, in both the short- and long-term. The impact of local schools, on the other hand which is normally a concern with residential development, would not be a consideration when a retirement community is proposed.

The six considerations are discussed below.

4.2 MARKET IDENTIFICATION

There are two elements to market identification. First of all, the kind of retirees that are being targeted by the retirement community, and secondly, where they come from.

The kind of retiree targeted will reflect the degree of independent/dependent living available in the retirement community. For example, the younger, healthier and more active seniors will be attracted to the retirement community offering independent living, in the form of single-family homes and extensive recreational facilities.

Other retirement communities provide a full range of options, from single-family housing, to apartments, to a nursing home. Retirement communities offering this continuum-of-care will attract the less active, less healthy retiree.

A municipality, aware of how the character of a retirement community directly affects the kind of retiree being attracted, will be better aware of the most appropriate community support services that will be in demand.

Secondly, a municipality should be aware of how a retirement community meets the housing needs of local seniors. Many municipalities have reviewed their housing needs and produced a Municipal Housing Statement, which includes a reference to the particular needs of the elderly. However, it would be an error to assume that a planned retirement community will necessarily

serve those needs. In fact, planned retirement communities in rural areas have typically served a market originating in large urban centres.

4.3 LOCATION

Many retirement communities emphasize their recreational character and their locations in rural areas reflect that emphasis. They tend to be somewhat isolated, with their design focused towards scenic amenities and recreational facilities rather than services such as shopping and health and social services. Integration with the existing community may be minimal. Such locations and designs may discourage residents from staying on when they become frail and less self-sufficient. For example, if the relatively active retirees move away when advancing age makes them less mobile, their place will likely be taken by relatively young retirees and the character of the community will remain substantially unchanged. However, if the aging population of the community stays, the demand for social services may grow and the cost of responding to these special needs may be substantially higher than if the development had been located closer to the source of the necessary services. Municipal councils should therefore consider the implications of location and they should seek to ensure that these communities are designed to satisfy the needs of seniors.

Preferred locations for retirement communities with a recreational emphasis are also likely to be in areas where the preservation of agricultural land and/or the protection of lake amenities would be a concern.

In choosing a specific site, the physical characteristics of the land should be considered. For example, topography, drainage and the micro-climate should be examined with a particular view to their suitability for the elderly.

4.4 HOUSING

A municipality may want to influence the number, type and design of the residential units to ensure compatibility with surrounding land uses. Obviously, the total size of the retirement community is one major factor determining its impact on the surrounding community. However, the overall economic and social impact of a retirement community will also be affected by the scale of the on-site facilities provided by the developer and the existence of these facilities will depend on the number of units available to sustain them.

The type of residential unit available in the retirement community will depend on the anticipated needs of the target population. Retirement communities fall generally into two broad types: one type is aimed at active retirees and is comparable to a planned cottage community; the other is usually more urban, with a variety of housing options such as townhouses, apartments and rooms, aimed at providing a continuum of care.

As for maintaining the character of a retirement community, it is not likely that zoning could be used to ensure that retirement communities are occupied exclusively by seniors. Currently, the fact that the development is advertised as a retirement community is probably the greatest safeguard against younger people moving in. The design features specifically aimed at the target age group will also contribute; particularly the combination of the small size of the units and their location away from major employment centres. However, the exclusion of school-age children cannot be guaranteed.

4.5 COMMUNITY SERVICES

The fourth area of concern is the level and type of impact a large number of seniors can have on community-based services. More specifically, to what degree will residents place demands on community services and to what degree will they have a positive impact on the local economy? A municipality should concern itself with the services to be provided on-site, and with the potential impact of demands on services provided by the community.

There are several possible design considerations with regard to the provision of 'hard' services. For example, the pattern and width of internal roads should be carefully regulated by a municipality, possibly by way of site plan control. Although roads within a private development do not necessarily have to meet the same standards as for public roads, a municipality should consider the need for access for fire trucks and other emergency vehicles. Secondly, if access to the retirement community is by unpaved roads, the cost of improving these roads and maintaining them for year-round intensive use, should be a consideration.

In the larger retirement communities in rural areas, the adequacy of the water and sewage systems is likely to also be an important concern. In this situation municipal piped services would be unavailable and the density of development would not permit wells and septic tanks. To avoid future problems, the municipality should consider requiring these systems to be constructed to Ministry of Environment standards, especially where condominium or freehold tenure is proposed. The possibility should not be overlooked that these facilities may one day have to be assumed by the municipality.

Included in the list of 'soft' services are recreational, commercial, medical and transportation services. The availability of these services will depend on the location of the retirement community and the level of independence planned. The demand for community support services, on the other hand, will ultimately be determined by the health status and mobility level of the retirees. On average, however, the demand by retirees for certain health and social services can be expected to be greater than the demand for services from a younger or more conventional group of residents.

First of all, on-site recreational facilities are a key selling feature of retirement communities. Without these facilities on-site, residents could have a substantial impact on local facilities.

Commercial facilities such as a bank or variety store are often present in a retirement community. These services are important to residents who otherwise would have to drive up to several kilometres to the nearest service centre to meet their every day needs.

Third, there are significant implications for health services in the mid and long-term that could result due to the aging residents of retirement communities. Concentrations of elderly persons may create pockets of health service needs in locations neither served by health agencies nor able to support them. Because of this, the municipality should be aware of the expected health status of residents, their need for on and off-site health-related services, and service availability.

For example, the availability of home care/support services should ideally be

discussed between the municipality and local health authorities. The availability of emergency services such as fire, police and ambulance should also be considered.

Finally, a very important community support service is transportation assistance. Given the often rural setting of retirement communities, local public transportation is usually not available. The situation is made worse by the distances inherent in rural areas and the resulting prohibitive cost of taxi service. To help avoid the isolation of residents living in a retirement community, a municipality or developer should monitor resident need for transportation assistance throughout the maturation of the retirement community. A municipality considering a retirement community proposal in an isolated location should be aware that transportation assistance is a need that may eventually have to be faced.

4.6 TENURE ARRANGEMENTS AND LAND USE CONTROLS

The most common type of tenure arrangement found in retirement communities is a lease hold type of arrangement whereby the home is purchased and the lot is leased. Usually there is at least one community-shared, non-residential facility or service. Under this sort of arrangement, the development of the retirement community proceeds without a plan of subdivision. In order to exercise adequate control over the design of the community, where neither a plan of subdivision nor a plan of condominium are involved, the municipality should consider imposing site plan control pursuant to Section 40 of the Planning Act. Such control may only be imposed if the official plan provides for it. Municipalities should consider the need to have approved site plan policies in place in order to be prepared for developments of this nature.

Retirement communities may involve a variety of other tenure arrangements. Some are based on a 21-year lease, some are sold as condominiums and still others involve the sale of both the home and lot, and communal property ultimately leaving the community in the hands of a residents' association.

Given the tenure arrangements found in existing retirement communities in Ontario, a municipality has some interest in ensuring tenure arrangements result in a satisfactorily managed retirement community over the long-term.

4.7 STAGING OF CONSTRUCTION

Because retirement communities can, and do, involve hundreds of units, development will most often occur over a long period of time. Approval of a large development would, therefore be best given in stages, with all essential services included in the first stage. This will ensure that the municipality retains adequate control and has an opportunity to review the impact of each stage before allowing a subsequent stage to proceed. The overall impact of the project, however, should be examined when the development is first proposed.

The above discussion of planning considerations is based on concerns which are particularly relevant to retirement communities. In addition, retirement communities should, of course, continue to be subject to the full range of evaluation criteria that would apply to any other kind of residential development.

5 Future study considerations

This study has provided an introduction to retirement communities in Ontario and has identified key considerations in evaluating retirement community proposals. However, it is important to again stress that this is an initial look at the retirement community phenomenon in Ontario. The experience, to date, has been positive and has provided very few lessons in the form of pitfalls to avoid. However, this does not mean that the potential for problems does not exist. Continued monitoring of retirement communities and their impact is required to improve our currently limited experience.

Some future research needs include:

- *An investigation of the long-term requirements of retirement community residents for health and social services.*

  In particular, the maturing of a retirement community designed for active seniors should be documented. Do the residents move to be closer to services when they become less mobile or do they stay and live out their less active years in the retirement community, even though it may be isolated? This information would be beneficial to municipalites, service providers and developers.

- *An assessment of the need and desire for retirement communities that offer a mixture of housing types and varied levels of health care on-site.*

  Some seniors have made clear their desire for the availability of a continuum-of-care.

- *A study focusing specifically on design features.*

  Design considerations of both the residential units and the retirement community itself are important to prospective buyers and a study would be of benefit to municipalities and developers. The study should distinguish between the design needs of different segments of the retiree market.

- *The determination of the economic impacts of retirement communities on local municipalities.*

  This may involve an assessment of the township/regional income generated by the retirement community and the multiplier effect of residents' expenses, as well as the costs of the retirement community in terms of municipal contributions for the provision of both 'hard' and 'soft' services for the increased senior population. Such benefit/cost research on existing retirement communities would be of use to other municipalities contemplating the same type of development.

- *The determination of the social impact of retirement communities.*
  An influx of a large number of seniors may influence the provision of public health care, community and recreational facilities, as well as traffic flow patterns and the need for expanded educational services, to meet the interests of seniors.

6 Conclusions

The purpose of this study has been to investigate existing retirement communities and to initiate discussion on the planning issues and concerns surrounding this type of housing development for seniors. As such, it serves to provide municipalities facing such a proposal with an understanding of possible local impacts.

This initial look has revealed few planning problems for Ontario. The case studies show that both municipalities and residents are satisfied with this new choice in seniors housing. However, since the popularity of retirement communities seems likely to continue growing, the potential for problems should not be ignored. To ensure that the benefits are maximized for all concerned and that necessary services can be provided without imposing an undue burden, existing developments should be monitored and new developments should be carefully planned.

Appendix

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Retirement Communities Inventory – Part 1

Retirement Community Name	Location	Year Established	Acreage	*Number of Lots/Units* Current	Proposed	Total	Sponsorship	*Price Range* + + Low	High
*Sandycove Acres	Stroud	1970	284	970	200	1170	Private	$46,000	$58,000
*Twin Elm Estates	Strathroy	1970	37	165	0	165	Private	$40,000	$58,000
*Big Cedar Estates	Hawkestone	1971	212	174	56	230	Private	$50,000	$90,000
The Hometown	Stayner	1972	200	105	235	340	Private	$44,000	$55,000
The Village	Listowel	1974	50	80	160	240	Private	$30,000	$45,000
Victoria Place	Bobcaygeon	1975	400	212	0	212	Private	$80,000	$140,000
Turnberry Estates	Wingham	1975	20	52	96	148	Private	$28,000	$58,000
Grand Cove Estates	Grand Bend	1976	140	296	592	888	Private	$37,000	$49,000
Georgian Glen	Wasaga Beach	1976	10	44	90	124	Private	$26,000	$43,000
Joy Vista Estates	Lindsay	1976	11	52	72	124	Private	$39,000	$50,000
*Amberwood Village	Stittsville	1978	260+	200	0	200	Private	$124,000	$131,000
Sutton-by-the-Lake	Sutton	1980	50	85	300	385	Private	$55,000	$65,000
*St. Elizabeth Village	Hamilton	1980	64	248	52	300	CharOrg + + +	$34,500	$53,500
*The Edgewater	Bobcaygeon	1983	8	60	0	60	Private	$65,000	$140,000
*Wilmot Creek	Newcastle	1984	200	70	790	860	Private	$46,000	$58,000

\+ Includes golf course, recreational facilities and family homes.
+ + For new homes, summer 1984.
+ + + Charitable organization.
* Case study projects.

Retirement Communities Inventory – Part 2

Retirement Community Name	Cost–Per Month Lot/Unit Rental	Taxes Low	High	Monthly Maintenance Fee	Dwelling Type	Tenure	Current Number of Residents
*Sandycove Acres	$179	$41	$48	$53	Modular	Lease-hold	1640
*Twin Elm Estates	$125	$28	$50	$35	Modular	Lease-hold	325
*Big Cedar Estates	NA	$25	$40	$25	Modular, Some mobile	Lease-hold	350
The Hometown	$150	$20	$25	NIL	Modular	Lease-hold	170
The Village	$112	$30	$60	NIL	Modular	Lease-hold	65
Victoria Place	NA	$75	$100	$10+	Single Detached	Ownership	420
Turnberry Estates	$140	$15	$40	NIL	Mobile & Modular	Lease-hold	28
Grand Cove Estates	$155	$30	$45	$74	Mobile	Lease-hold	500
Georgian Glen	$125	$30	$40	$15	Modular & Mobile	Lease-hold	120
Joy Vista Estates	$60	$40	$45	$38	Mobile	Lease-hold	100
*Amberwood Village	NA	$100	$140	$110	Townhouses	Condominium	300
Sutton-by-the-Lake	$150	$55	$65	$35	Mobile & Modular	Lease-hold	170
*St. Elizabeth Village	$163	$100+ +	$125	$55	Townhouses	Other	300
*The Edgewater	NA	$50	$100	$100	Townhouses	Condominium	110
*Wilmot Creek	$270	—	$50	$60	Single Family Detached	Lease-hold	90

\+ This figure represents membership in the Homeowners Association. Funds are for recreational facilities only.
+ +Tax assessment is currently being appealed.
* Case study projects.

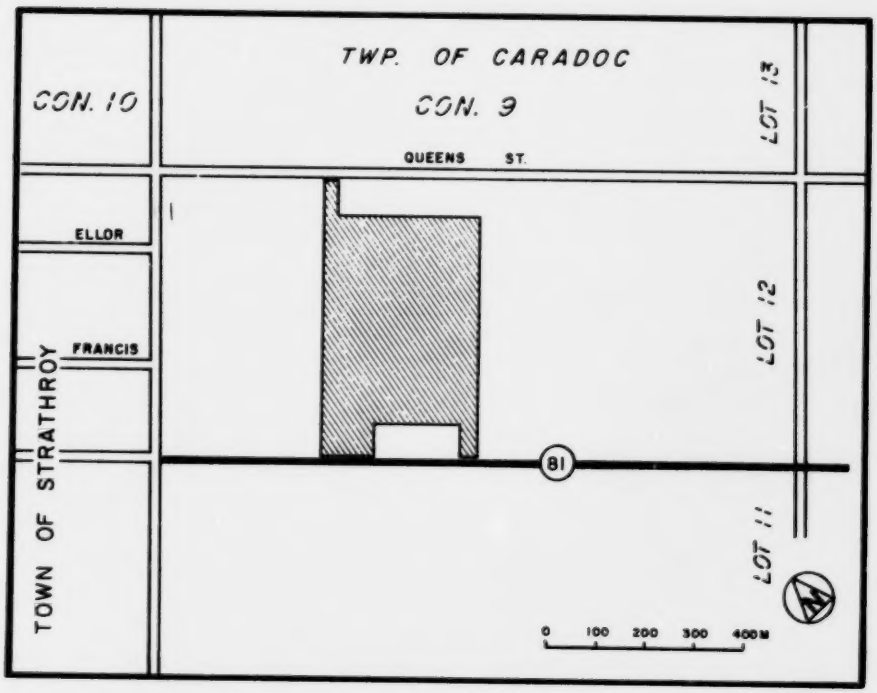
CRITERIA FOR SELECTION OF CASE STUDIES

The following criteria were established for the site selection process:

1. **Regions of the province** – the case studies should represent different parts of the province if at all possible
2. **Scale or size of development** – the case studies should include projects of different sizes
3. **Housing type** – the case studies should examine a variety of housing types
4. **Tenure** – the case studies should examine a variety of options
5. **Developer** – the case studies should describe projects created by different developers
6. **Price** – the case studies should reflect a range in housing prices
7. **Years in existence** – the case studies should examine both recent projects and those that have been in existence for more than ten years
8. **Percentage of retired residents** – all case studies should have at least 60% of residents retired
9. **Design** – the case studies should examine projects which are subdivisions rather than single buildings
10. **Location** – the case studies should be in rural or suburban locations

TWIN ELM ESTATES

CARADOC TOWNSHIP
MIDDLESEX COUNTY



DESCRIPTION OF THE PROJECT

Twin Elm Estates is a small community of mobile and modular homes located in Caradoc Township on the edge of the Town of Strathroy. Located on Highway 81 the development is adjacent to, what might be referred to, as the suburban strip commercial shopping area of Strathroy. A sidewalk connects the development to the shopping area. The proximity to Strathroy allows for quick and easy access to local goods, services and recreation facilities.

The site itself is flat with few outstanding natural features, characteristic of its former use as farmland. The property is in fact the last area of urban development before entering the rural farmland of Caradoc Township. The project, which is essentially a mobile home park and hence developed on private land, is a self-contained community of 165 homes. The streets form a typical grid pattern resulting in a suburban type of environment with fairly generous lots, driveways and garages. The lots are modestly landscaped and the streetscape has a neat and orderly appearance.

The houses are detached units on separate lots ranging from 15 to 17.8 metres (50 to 58.5 feet) in width. As the development grew slowly over a number of years the homes have varied slightly in size and design. The earliest homes are what are commonly referred to as single wide mobile homes, while the newer homes are larger manufactured homes, but not necessarily mobile.

The homes are all bungalows which range in size from 244 to 518 square metres (800 to 1700 square feet). They have an aluminum siding exterior and some have slight variations in the exterior facade. None of the homes has a basement, but all have a storage area and many have garages. Each home has a private front and rear lawn and gardening appears to be a favourite pastime of residents.

Street view in Twin Elm Estates

Several years after beginning the development the owners converted a barn into a recreational centre which is now a hub of activity. The centre houses a lounge, kitchenette, pool table and library. The residents also have access to a swimming pool owned by Mr. and Mrs. Brothers. The centre is used on a daily basis since it is only a short walk from any of the homes. Regularly scheduled events are organized by a social club run by the residents. Volunteers operate the library and some offer exercise classes or arts and crafts activities. Residents are informed of these events in a monthly newsletter produced by the social club.

New units presently sell for an average of $48,000. This price is for the unit only, since the land is leased on a monthly basis. The fee includes property taxes, general maintenance and basic services such as water, sewage, snow removal and garbage collection. At the present time all of the units are occupied. Over the years approximately 10% of the units have been resold.

Twin Elms was designed for, and is advertised as, an "adult" community. The community is known for "country living with city conveniences", to

quote a local newspaper. The community's proximity to commercial and medical facilities is a feature especially attractive to the residents. There are professional services, a hospital and other medical facilities in Strathroy. There is also an arena, golf club, major service clubs, restaurants and churches. London is just thirty-two kilometres (twenty miles) away.

HISTORY OF THE PROJECT

The history of Twin Elm Estates dates back to 1952. The original park was not a retirement community, but a small mobile home park catering to the needs of families and transient workers, who lived in the area for two or three years at a time.

The current owners, Velma and George Brothers, purchased the original mobile home park in 1971 along with an additional 20 hectares (50 acres) and set out to establish a retirement community. At the time, Caradoc Township did not have an Official Plan and so Mr. and Mrs. Brothers were able to proceed without an amendment but with the permission of the Township. The Official Plan was approved in 1973 and a clause in the plan recognized existing mobile home parks in restricted agricultural areas. When the Brothers decided to expand the development they were required to apply for an Official Plan Amendment. The amendment changed the designation from "restricted agricultural" to "residential". A second Official Plan Amendment was approved to allow for commercial uses on the site and a third amendment broadened the allowable range of commercial uses. A small plaza is planned for the development.

There was no opposition to any of the amendments or any facet of the development. The project has been generally well received by local residents and the municipality.

THE DEVELOPER

The developers of Twin Elms Estates are George and Velma Brothers, a local couple. The Brothers are not in the development business, however, they felt that a mobile home park would be a sound investment and a good business. They planned and developed the project on their own, with some assistance from local planning and engineering consultants.

THE MUNICIPALITY

Caradoc Township is essentially a rural agricultural township. As mentioned previously, there was no opposition from local residents or Council when the development was proposed. The community provides a large sum of tax revenue for the Township and as yet there is no great demand for services, since many are provided privately by the developer. The community is regarded as a money-maker for the municipality.

THE RESIDENTS

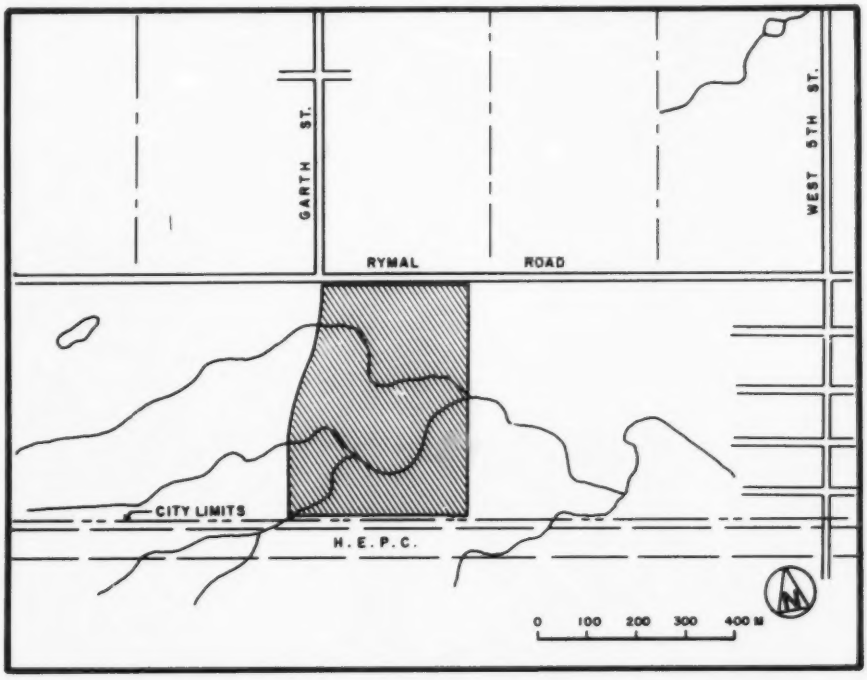
Mrs. Brothers indicated that the residents have changed slightly over the years. The average age of residents has actually decreased in recent years. The age range was formerly 65 to 70+ and is now from under 60 to early 70's. The residents of Twin Elms come from a wide variety of socio-economic

backgrounds, but mostly from the professional and managerial groups. The majority are married and most have lived in the community for five to seven years. Residents have moved from a variety of locations in southern Ontario, but primarily from the larger centres such as London, Toronto, Ottawa, Montreal and centres in the United States.

ACKNOWLEDGEMENTS
Mrs. V. Brothers, owner Twin Elm Estates, Strathroy
Mr. T. Halwa, Senior Planner, MacLaren-Plansearch, London

ST. ELIZABETH VILLAGE

CITY OF HAMILTON
REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH



DESCRIPTION OF THE PROJECT

St. Elizabeth Village is a planned retirement community located on the suburban fringe of the City of Hamilton at the junction of Garth Street and Rymal Road West. The project which is situated on a 26 hectare (64 acre) site is a townhouse development of 248 units.

The development is self-contained and quite separate from other developments in the neighbourhood. There is only one street which provides access to the local arterial road and visitors must pass through a main gateway to enter the development. The townhouses are spread out over the large site with ample open space between blocks of units. The street pattern is curvilinear. A large pond and a recreation centre form the focal point for the development. The streets are narrower than typical subdivision standards and provide for a village-type atmosphere. The curbs are designed to allow for easy access for those in wheelchairs. The density of the project is much lower than typical townhouse projects because additional land has been developed

as open space. All open spaces have been enhanced by the addition of landscaping and ponds.

As previously mentioned, the units in this project are townhouses, however, they have been designed specifically to accommodate seniors. The units are space efficient and one storey, avoiding the necessity of climbing stairs. Many features within the units are designed for the comfort and safety of the elderly. For example, there are grab bars in the bathroom, doorways are wide enough for wheelchair access, light switches are within reach of a person in a wheelchair, and door handles can be manipulated easily by someone with limited hand use. Other options are available for those who have more severe disabilities and require further modification to their unit.

Townhouses in St. Elizabeth Village

The units are constructed of brick with a fairly simple facade. However, since there are a number of different models available the facades vary, giving some variation to the streetscape. Many of the units have solariums and some have sky-lights and garages.

The units originally went on sale in 1981. The price range is from $34,500 to $53,500 depending on the size of the unit. The units range in size from 230 to 252 square metres (755 to 1156 square feet). The tenure system is quite unique in Canada. It is referred to as a rental system but in fact residents purchase a twenty-one year prepaid basic lease. Should the resident vacate the unit (for any reason) before the twenty-one year lease expires, they may sell the remaining years to a prospective resident at a price negotiated between them. The new resident must then purchase an additional lease from the St. Elizabeth Home Society to bring the full leasing commitment to twenty-one years.

Alternatively, the Society will buy the remaining years back from the resident or their heirs at a price proportionate to the unused term minus

restoration expenses. If residents remain in their home for twenty-one years, the lease is extended to the end of their days, or as long as they take care of themselves, at no extra charge. The monthly maintenance charges continue, of course.

The facilities on site include a recreation centre with dining room, meeting and craft rooms, a billiard room, library, whirlpool and an indoor swimming pool. There is also a church and a commercial complex on-site. The commercial complex consists of a four storey office building with retail space on the main floor. The retail space houses a small pharmacy, convenience store, a bank and religious book store. The area outside the office building between the church and the nursing home functions as a village square. The area is landscaped with a fountain in the centre and there are tables, benches and umbrellas for shade.

The nursing home located on the site is also run by the St. Elizabeth Home Society. One other facility which is now in the planning stage is a banquet hall which will be available to residents, and used as a commercial banquet hall facility.

HISTORY OF THE PROJECT

The proposal for St. Elizabeth Village was originally submitted by the St. Elizabeth Home Society in 1977. In a report by City of Hamilton planning staff to the Planning and Development Committee, the project was considered to be premature in terms of the availability of urban services. Council ultimately approved the proposal in 1978 subject to the developer meeting certain conditions. The concerns raised by planning staff did not relate specifically to the fact that the project was a retirement village, but to more general planning principles. Staff felt that the proposal was premature because it was located in an area where there were no secondary plans and it was the policy of the Official Plan not to approve any development in new areas until a secondary plan had been approved. There was also some opposition voiced by a few neighbourhood residents, who objected because of perceived traffic and drainage problems. These issues were resolved by the application of site plan control and the development of a neighbourhood plan.

THE DEVELOPER

The developer in this case is a charitable organization; the St. Elizabeth Home Society, which is affiliated with the Roman Catholic Church. The land had been owned by the organization for a number of years. The Society also owns additional land to the east of the existing development.

THE MUNICIPALITY

Although the City of Hamilton has a number of senior citizen apartment buildings scattered throughout the municipality, St. Elizabeth Village was the first of its kind in Hamilton. Generally, planning staff did not have any specific concerns about planned retirement communities. In the case of St. Elizabeth Village the controversy centred on typical development issues that may have occurred in any type of development. For example, there were concerns over increased traffic flow and associated noise and concern over the commercial component of the Village affecting the character of the neighbourhood.

THE RESIDENTS

To ensure a senior resident population, St. Elizabeth Village imposes an age restriction of 55 years and over for people entering the community. Presently the age range is 55 to 88. Most residents are retired. About one half are married. The remainder are single including those never married or widowed. The residents generally fall into the lower end of the middle income bracket. The average annual income is roughly $18,000.

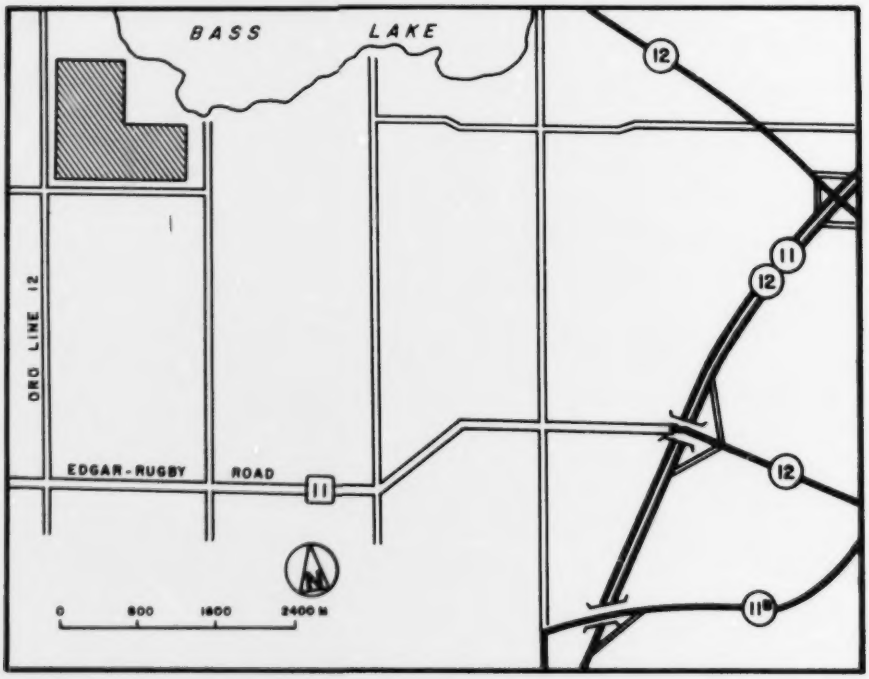
Length of residency varies because people have moved into St. Elizabeth Village as different phases have been completed. On average, the length of residency is two years.

ACKNOWLEDGEMENTS

Mr. J. Gaspar, Dipl. Arch., Project Manager, Canaplan Group Inc., Hamilton
Mr. S. Milenov, Architect, Milenov Associates, Toronto
Mr. J. Zipay, City of Hamilton Planning Department

BIG CEDAR ESTATES

VILLAGE OF HAWKESTONE, ORO TOWNSHIP
SIMCOE COUNTY



DESCRIPTION OF THE PROJECT

Big Cedar Estates is a modular home community situated in a picturesque rural setting in Oro Township. The site is approximately 9.6 kilometres (6 miles) west of the Town of Orillia and accessible by local concession roads. The surrounding land use is predominantly agricultural. The property is adjacent to Bass Lake, however, none of the units is very close or even within sight of the lake. At the present time the shoreline is undeveloped, primarily due to a lack of demand by residents.

Initially developed as a mobile home park, the project now consists mostly of manufactured homes. Currently, there are 174 homes although the site can accommodate 230. Common open space and all front lawns have been attractively landscaped by the developer. The hilly terrain and nearby woodlot provide for a pleasant rustic setting. Due to the rural setting, residents must travel to Orillia for most of their basic needs. There are no commercial facilities nearby.

The street pattern of the development is curvilinear and follows the contours of the land. The homes are all bungalows and situated on 18 by 30 metre (60 by 100 foot) lots. Since the park has developed slowly over a number of years, the units have changed in size, style and construction. Some of the earliest homes were conventional mobile homes. The more recent additions are manufactured homes which are built in two sections and assembled on site. The manufactured homes are larger than the mobile homes ranging up to 457 square metres (1500 square feet), and have attached garages. The price range for current models is from $50,000 to $90,000.

Rural setting of Big Cedar Estates

A lease of up to twenty years is offered on the lot. All leases terminate at the end of 1997. The tenure arrangement is unique in that the developer (Big Cedar Parks Ltd.) will transfer ownership of the park property and amenities to the Residents' Association on or before December 31, 1987 for a sum of $1.00. The present owner will continue as park manager until 1998, at which time the Residents' Association will take complete control.

The number of resales has varied over the years but is somewhere between 5 and 10% per year. The resale value of a lease is calculated by taking the total value of the entire property including the clubhouse and dividing it by 230. Actually, the resale value refers to the market value of the land as well as the individual's share in the joint property.

Recreational facilities include a clubhouse, which existed on the property before the retirement community was developed. The property had previously been used as a campground. Located on the periphery of the community the clubhouse is used on a regular basis for parties, card games and other gatherings but is not close enough for daily use. There is also lake frontage on Bass Lake where residents can take their boats. The shoreline, however, has not been developed.

HISTORY OF THE PROJECT

The original proposal for a 350 unit mobile home park was approved in principle by the Township of Oro Council in 1970. The first phase approval was for 101 units and by 1978 approximately 80 units had been constructed. In the intervening years, the Official Plan for the Township was approved (1971) and although it did not permit any additional mobile home parks it did recognize the existing development at Big Cedar Estates. In planning for the ultimate expansion to 350 units the developer experienced some servicing limitations which required him to reduce the total number to 230 units. When the developer approached Council for approval of the second and third phases a disagreement arose over the number of units actually recognized in the Official Plan. Township Council was willing to allow expansion to 180 units. The developer, however, maintained his right to develop to a total of 230 units. The disagreement resulted in an Ontario Municipal Board (OMB) hearing. The OMB approved the expansion to 230 units.

Township Council's opposition to the expansion of Big Cedar Estates was based on a concern about additional mobile home parks and the expansion of existing mobile home parks in rural areas. Water quality was also an issue at the hearing. Members of the Bass Lake, Orillia, and Oro Ratepayers Association were opposed to park expansion because of possible deterioration of water quality in Bass Lake. Opposition was not in response to the fact that the project was a senior citizens development.

THE DEVELOPER

The developer and present owner of Big Cedar Estates is Mr. Dave Bull. Big Cedar Estates is his first and only venture in the development of a retirement community.

THE MUNICIPALITY

Oro Township is essentially a rural township with very little urban development. Although the Township Council did not voice any specific concerns relating to retirement communities, Council members were concerned about the expansion of existing mobile home parks and the creation of new parks. The primary reason for concern was the provision of services to development scattered throughout the Township. Linked to this concern was the fact that there were large portions of the Township where the features of the land make servicing difficult and expensive. The preservation of prime agricultural land was another reason why the municipality wished to limit development.

THE RESIDENTS

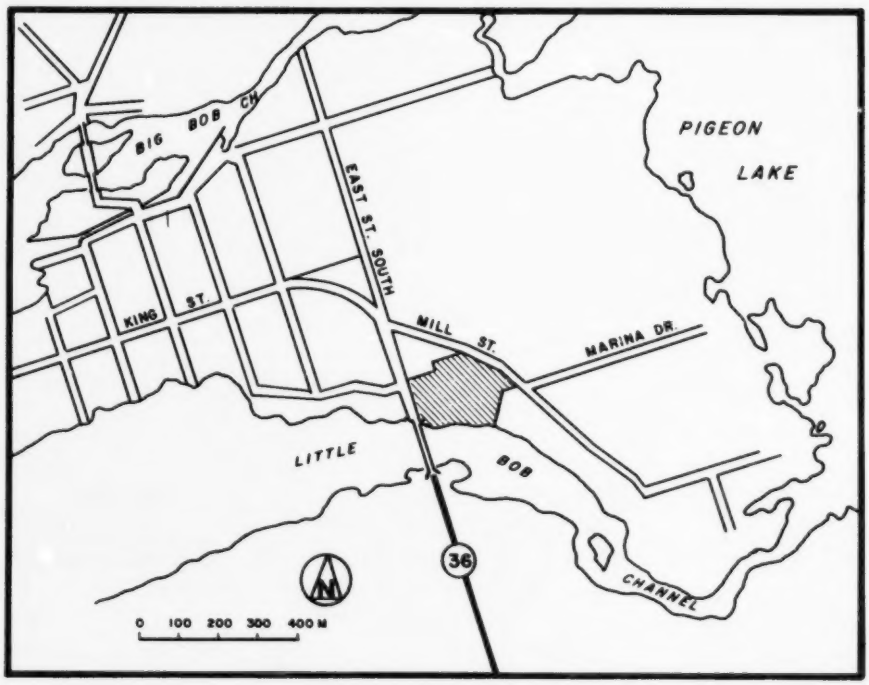
Mr. Bull provided a profile of the residents of Big Cedar Estates. Although the development is not advertised as such, it is primarily a retirement community. The average age of residents is 60 years and over. The length of stay in the community varies as the development has grown gradually during the past fifteen years. While Mr. Bull could not provide a figure on average income, he did estimate it to be higher than that of most retired people. As in other retirement communities most of the residents have come from urban

areas. In this case, approximately 50% from Toronto, 25% from Barrie and Orillia and the remaining 25% from other places.

ACKNOWLEDGEMENTS
Mr. D. Bull, owner of Big Cedar Estates, Hawkestone
Mr R. Watkin, Ainley & Associates, Barrie

THE EDGEWATER

VILLAGE OF BOBCAYGEON, VERULAM TOWNSHIP
VICTORIA COUNTY



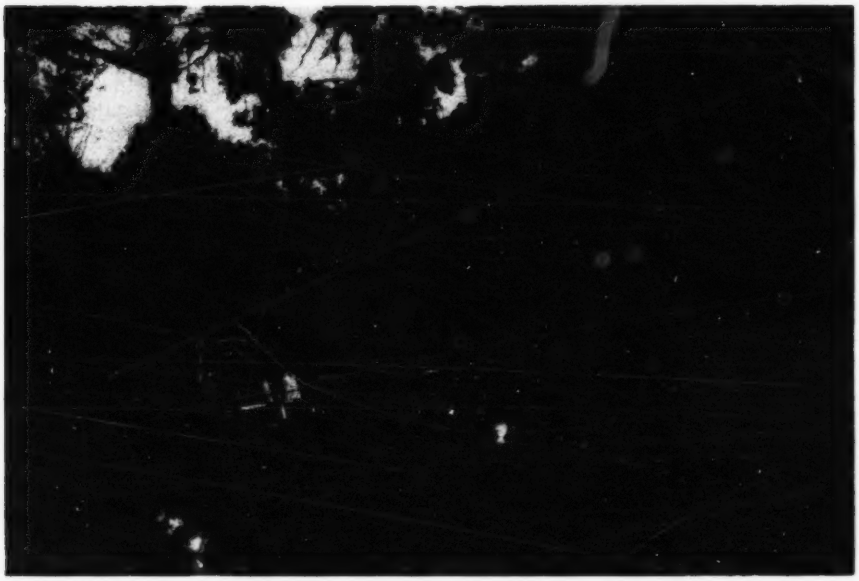
DESCRIPTION OF THE PROJECT

The Edgewater is a condominium townhouse project located in the Village of Bobcaygeon in the heart of the popular Kawartha's resort area. The project is situated at the edge of the Village just off Highway 36. Residents of this community are thus a short driving or walking distance from recreation, medical and commercial facilities available in Bobcaygeon.

The site is bounded by Highway 36, Mill Street, the shoreline and residential development. Although the project is situated in a natural setting with access to the shoreline, the developer has enhanced this setting with improvements to the shoreline area and extensive landscaping throughout the property. Berms have been created along those portions of the property adjacent to the roadway. The berms provide screening and privacy to the residents as well as a visual break in the landscape. In addition to an abundance of trees and shrubs the developer has constructed waterfalls, a pond, walkways and a creek which meanders through the property. Shoreline improvements include a boardwalk, gazebo and docking facilities.

There are a total of 60 garden/courtyard units on the site in six blocks of ten units each. Parking is available outdoors in two parking lots which are strategically situated to allow quick access to any of the six blocks. As mentioned earlier, the units are condominiums. Although it is not a large project, the developer was initially concerned about the pace of sales, and because of this, established six condominium corporations rather than one.

Open space in The Edgewater



The garden/courtyard units are one storey with no basement. Each has access to private and shared open space directly from the unit. Since there is a common interior atrium linking the units they may be more accurately described as maisonettes. The enclosed atriums are, in fact, a unique design feature of the project. The developer felt that an enclosed atrium would be attractive to people, especially in the winter months. He also viewed the atriums as a place for social interaction; a place to chat with neighbours. The atriums are wider than typical interior hallways, with skylights, benches and planters placed in central locations. The reason for this design is twofold: the first as mentioned previously is mainly aesthetic value and the added bonus of providing a meeting place. The second purpose of the atrium design is energy conservation and reduction in maintenance costs. Rather than decorate hallways with carpeting and wallpaper, the atriums have brick walls and an interlocking brick floor. Skylights provide both light and heat to the atrium areas. Although these materials are more expensive, the developer felt that in the long-term they would require less maintenance than traditional materials and, therefore, serve to keep monthly condominium fees low. Other examples of low maintenance features include the boardwalk and gazebo which are constructed of treated wood, the swimming pool which has a steel tank, and

the underground watering system which utilizes water from the lake thereby avoiding the need to fertilize the lawn.

At the present time all units are sold and occupied. The original prices for the units ranged from $65,000 to $140,000; therefore, placing them in what could be considered the upper end of the market. Since the project is relatively new, experience with resales has been limited. At the time of our visit one unit was for sale. The developer estimated that the unit would sell for approximately 10% more than the original price.

The recreational facilities on site include an outdoor swimming pool, a boardwalk along the lake, a gazebo, docking facilities and a clubhouse, which provides the focal point for most recreational activities. The clubhouse is situated in a central location just steps away from any of the townhouse units. The clubhouse consists of a large multi-purpose room with adjoining kitchen facilities. The deck on the clubhouse overlooks an attractive pool and a bridge which crosses the creek. Additional recreational opportunities, for example, an arena and several senior citizen clubs, are available in Bobcaygeon.

HISTORY OF THE PROJECT

The original proposal for The Edgewater project was for a 60 unit apartment building. Although there were no objections to the apartment proposal, the developer decided to change the design to the townhouse/maisonette concept. This change was likely precipitated by the developer's interpretation of market conditions.

An Official Plan amendment and re-zoning were required since the property was designated agricultural. The new Official Plan designation was urban. Since the proposal was altered by the developer, two zoning by-laws were approved; the first in 1980 for an apartment and the second in 1982 for a townhouse development. Construction of the units began in 1982 with completion in 1983.

There was no opposition to the development from any of the local residents. Initially, the planning department had some concerns because the village did not have adequate sewage treatment; however, a new sewage treatment plant has been completed recently. The property was also placed under site plan control.

THE DEVELOPER

The firm that created The Edgewater is F. G. Reynolds Realty and Development Ltd. Fred Reynolds, the president of the company, is a well known local developer and entrepreneur. His previous projects include a variety of commercial and residential developments including another retirement community in the Bobcaygeon vicinity, known as Victoria Place.

The Edgewater has been a financial success with all units sold within one year of the start of construction. Beyond the obvious sales success and the acceptance by purchasers, the project appears to have been well received by the local community. Part of this success can no doubt be attributed to Mr. Reynolds extensive experience in the local area.

THE MUNICIPALITY

The Edgewater project was not the municipality's first experience with a

retirement community. Victoria Place was developed several years earlier by F. G. Reynolds Realty and Development Ltd. Victoria Place consists of rural estate-type homes on large private lots. Recreational facilities on the site include lawn bowling, a swimming pool, a clubhouse and boating facilities. Another proposed retirement community in Victoria County, is Heritage Acres. The sponsoring group is the Heritage Christian School. The project includes low rise apartments and adjoining medical facilities. The proposed location is Lindsay, in close proximity to a shopping mall. Traditionally, housing for seniors in Victoria County has been similar to the Heritage Acres proposal, that is, non-profit senior citizen apartment buildings.

Generally, the County Planning Department did not experience any difficulty with this project nor did they foresee any problems with proposals for retirement communities in the future. Staff was of the opinion that most proposals could be accommodated within the existing Official Plan policies and zoning provisions. At the present they see no need for special policies.

THE RESIDENTS

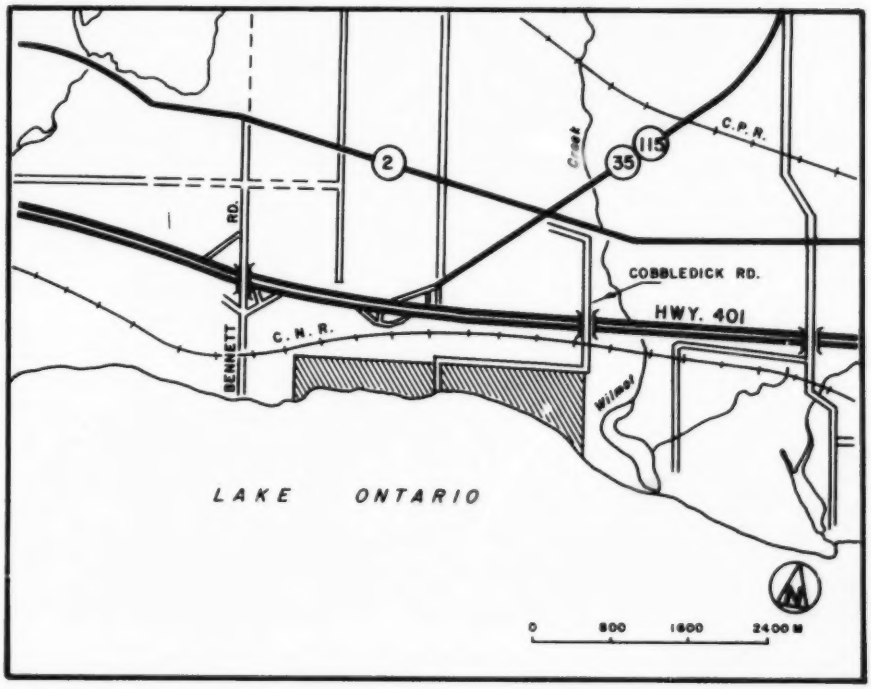
Mr. Reynolds provided his estimate of the profile of The Edgewater residents. He estimated the average age of residents to be between 60 and 70 years old. Since the project is relatively new, virtually all of the residents have lived in the community for the same length of time (approximately one year). The majority of residents (80%) are married with the remainder single, widowed or divorced. Average annual income was estimated to be $45,000. Most of the residents have moved from large urban centres with approximately 80% from Toronto, 10% from Montreal and the remaining 10% from a variety of locations. Although the residents seem to have been attracted from quite a distance, Mr. Reynolds suggested that as many as 75% of the residents were formerly seasonal residents of Bobcaygeon or the nearby area.

ACKNOWLEDGEMENTS

Ms. Audrey Bennett, Planner, Victoria County
Mr. Frederick G. Reynolds, President of F. G. Reynolds Realty and Development Ltd., Bobcaygeon

WILMOT CREEK

TOWN OF NEWCASTLE
REGIONAL MUNICIPALITY OF DURHAM



DESCRIPTION OF THE PROJECT

Wilmot Creek is described as an adult lifestyle community. This lakeside community is situated between Highway 401 and Lake Ontario near the Highway 35-115 interchange. Access to the property from Highway 401 is by Bennett Road. The project consists of 81 hectares (200 acres) of single family homes designed specifically for senior citizens in the Municipality of the Town of Newcastle. However, the project is actually closer to facilities in the former Town of Bowmanville.

The overall design of the project is similar to most suburban single family development with a curvilinear street pattern. Since the streets are privately owned they do not have to meet standard requirements regarding width, sidewalks or streetlighting. Therefore, the streetscape is slightly different from the typical subdivision. The roads are narrower, there are no sidewalks and the street lighting consists of lanterns approximately 1.2 metre (4 feet) in height, in front of each house. Landscaping for each lot will be provided by

the developer in addition to landscaping of park and walkway areas. The development is long and narrow in shape and stretches along the shore of Lake Ontario. Although the view to the south is scenic, the area is subject to severe micro-climatic changes. Proximity to the highway, railway and hydro lines has also posed some planning problems for the developer. The land is generally flat and treeless although the developer has tried to compensate with landscaping. Direct access to the lake is limited since the property is situated on top of a bluff. Due to erosion and environmental concerns, a strip of land immediately adjacent to the shore has been designated as environmentally sensitive.

Single family homes in Wilmot Creek

The development will ultimately contain 860 units but at the present time it is in the first phase of development. The streets and services have been installed and approximately one-third of the homes are complete and occupied. Additional houses are now under construction. The houses are all bungalows ranging in size from 252 to 336 square metres (828 to 1104 square feet). The units are hand framed with no basement or garage and have an aluminum siding exterior. Their selling price ranges from $46,000 to $58,000 and the land is leased.

Due to the fact that the development is not controlled by the Planning Act under provisions for subdivisions, the land must be leased for a period no longer than twenty-one years. A monthly fee of $270.00, which includes lot rental, taxes, road maintenance, the upkeep of recreational facilities, garbage collection and snow removal, is paid by each household. Water and sewage services are provided by the Regional Municipality of Durham.

The extensive recreation facilities include a nine hole golf course, tennis courts, lawn bowling greens, horseshoe pitches, shuffleboard courts, a hiking trail, a swimming pool and barbecue pits. The indoor recreation centre contains a whirlpool bath, a crafts room, a big-screen television room, a

billiards room, dance and banquet rooms and a woodworking shop. The centre, known as the Wheelhouse, was completed in the spring of 1985.

THE DEVELOPER

Rice Construction Ltd. introduced the idea of an adult lifestyle community to Ontario sixteen years ago at Sandycove Acres near Stroud. The company has since developed another project near Grand Bend called Grand Cove Estates.

THE MUNICIPALITY

The Town of Newcastle is primarily a rural municipality comprised of farmland and several small urban centres. Bowmanville is the largest centre within the municipality with a population of approximately 13,000.

The Wilmot Creek development is the first of its kind in the municipality and although the fact that it is a retirement community did not create any problems, the size and location of the development did pose some difficulties.

The Wilmot Creek property was originally designated as agricultural land and major open space in the Durham Regional Official Plan approved in 1976. The owners of the property requested a referral of the Plan to the Ontario Municipal Board (OMB). Before the hearing was held at the OMB the regional and local councils agreed to change the designation to allow a mobile home park. Subsequent to this change the Durham Regional Federation of Agriculture requested a referral to the OMB. They ultimately petitioned to Cabinet but were unsuccessful in changing the designation.

The obvious concern of the Durham Regional Federation of Agriculture was the preservation of agricultural land. Several other issues were also raised. Local residents voiced concern about increased traffic and the proximity of the development to the railway tracks, hydro lines and Highway 401. The developer was required to meet certain conditions in order to mitigate the impacts of these situations, for example, to construct a grade separation from the railway tracks and second, to divert traffic from existing neighbourhoods.

Although it is too early to determine the impact of this development on the rest of the community, the Director of Planning, Mr. T. Edwards, expressed his views about potential problems. Accessibility to commercial facilities is limited and this may pose a problem to residents who do not have the use of a car. Related to this issue is the lack of transit service to the area. Two other issues were mentioned by Mr. Edwards. The first relates to risks for the municipality in allowing private development. In a private development all services are privately owned and maintained. There is a potential for problems if the developer does not maintain these services. Another issue related to services is the fact that Wilmot Creek is a large development for the municipality and therefore connections into the main facilities affected overall servicing capacity. In effect, part of the spare capacity originally anticipated for the growth of the Village of Newcastle has been diverted to accommodate Wilmot Creek.

THE RESIDENTS

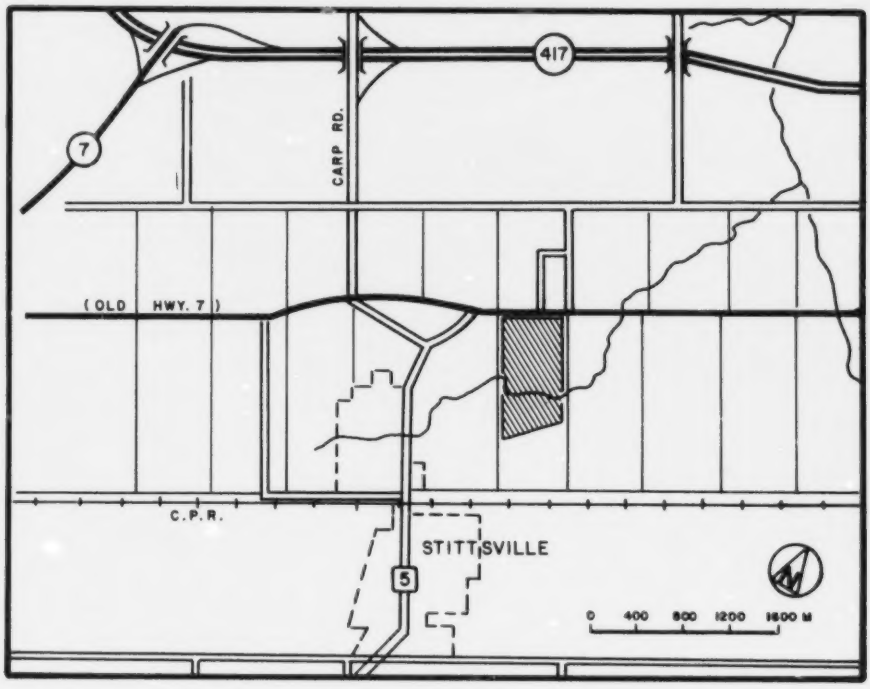
Since the development is only partially occupied it is difficult to provide

many details about the residents. The company expects that most residents will come from the Toronto region (75% from Scarborough, 15% from the Whitby-Ajax area, 5% from areas west of Toronto such as Oakville and Burlington, and 5% from other locations in Ontario). At the present time the average age of those residing in the development is somewhere between 55 and 65 years of age. The majority of residents (approximately 85%) are married, with the remainder being widows and widowers. To date, most residents fall into the affluent socio-economic category with an estimated average annual income of $40,000.

ACKNOWLEDGEMENTS
Mr. D. Rice, Rice Construction Ltd., Brampton
Mr. A. deCastro, Rice Construction Ltd., Brampton
Mr. T. T. Edwards, Director of Planning, Town of Newcastle

AMBERWOOD VILLAGE

VILLAGE OF STITTSVILLE, GOULBOURN TOWNSHIP
REGIONAL MUNICIPALITY OF OTTAWA-CARLETON



DESCRIPTION OF THE PROJECT

Amberwood Village is an adult community located in Stittsville which is on the urban fringe of the Ottawa-Carleton region. This location provides a small-town environment with easy access to Ottawa along Highway 7 and The Queensway. Proximity to Ottawa (approximately 20 minutes) is, in fact, one of the key attractions of the area. Stittsville has a population of approximately 4,500 and has a range of basic services including grocery shopping, a post office, banks, a library, churches and a medical clinic that serves day to day needs. Additional services are available in nearby Kanata and Ottawa.

The condominium townhouses of Amberwood Village comprise a number of clusters situated in a park-like setting adjacent to a golf course. Due to the fact that development occurred gradually over a period of five years, separate condominium corporations were created for each cluster. At the present there are seven condominium corporations with one more pending registration.

The site is generously landscaped in a manner that preserves and highlights the natural features of the area. A creek crosses the property and a large number of mature trees remain. Each cluster of townhouses is arranged so that the units do not overlook each other and each unit has the maximum amount of visual privacy. The setback and orientation of the units have been varied to provide a visual break and attractive streetscape. The outside elevation of the units has also been varied in order to escape from the row housing look. Parking is available outside or in garages depending on the style of the unit.

Entrance to townhouses in Amberwood Village

Most of the units are one storey. None of the units has more than two bedrooms since they are intended for adults only. The exteriors of the townhouses are finished in wood siding of several shades. Together with the variation in facade design and setback, the total look of the development results in an innovative and attractive design.

Although not advertised as a retirement community, due to the physical design of the units and the condominium restriction that all residents be over the age of eighteen, the development has attracted mostly retired people. There are, however, a few younger adults living in the community, but they are the exception.

The recreational facilities are a major selling feature of this community. The Amberwood Golf and Country Club is the centre (both physically and functionally) of all recreational facilities. The clubhouse offers dining facilities, a whirlpool and sauna, and racquetball courts. Outdoor facilities include tennis courts, a swimming pool and walking trails which run through the entire project.

The development, which was started in 1978, has a total of 200 units. Original prices ranged from approximately $70,000 to $80,000 and are now at $100,000 to $160,000. Several new units are still available. There have been very few resales to date.

HISTORY OF THE PROJECT

The original plan for the project proposed a comprehensively planned adult community of over 1000 units, with integrated recreational facilities. The project was approved in the late 1970's and the first units were occupied in 1978. Shortly afterwards the original developer encountered financial difficulties and the property was purchased by the Lehndorff Corporation. At this time, the concept for the development was changed considerably.

Originally the entire area was intended as a retirement community, however, that part of the property situated south of the creek was developed for single family homes after Lehndorff acquired the land. This step required a re-zoning which was approved by the Township. Although the change from retirement community to single family homes had potential for significant impact, the Township Council felt that the introduction of single family homes would not have an adverse effect on the demand for services.

THE DEVELOPER

The Amberwood Village development was initiated by JARIC Developments Ltd. which was a partnership of Jack Johannsen and Richard Levitan. Two years after the first phase was constructed, the property was purchased by Lehndorff Corporation. Lehndorff Corportion is a large development and property management firm with a variety of projects. Amberwood was Lehndorff's first experience with a retirement community.

THE MUNICIPALITY

The Township of Goulbourn is basically a rural township although it is located within the Regional Municipality of Ottawa-Carleton. Stittsville is the major urban focal point for the Township and the centre of most of the recent growth. Policies of the local Official Plan and the Regional Official Plan have restricted development to the urban areas of the Township. Furthermore, a limit has been placed on the location and amount of estate lot residential development throughout the Township.

The municipality welcomed the addition of the Amberwood community but there were some initial concerns about the fact that the community was restricted to adults. Council, however, proceeded with the development and the adult-only concept has now been accepted.

THE RESIDENTS

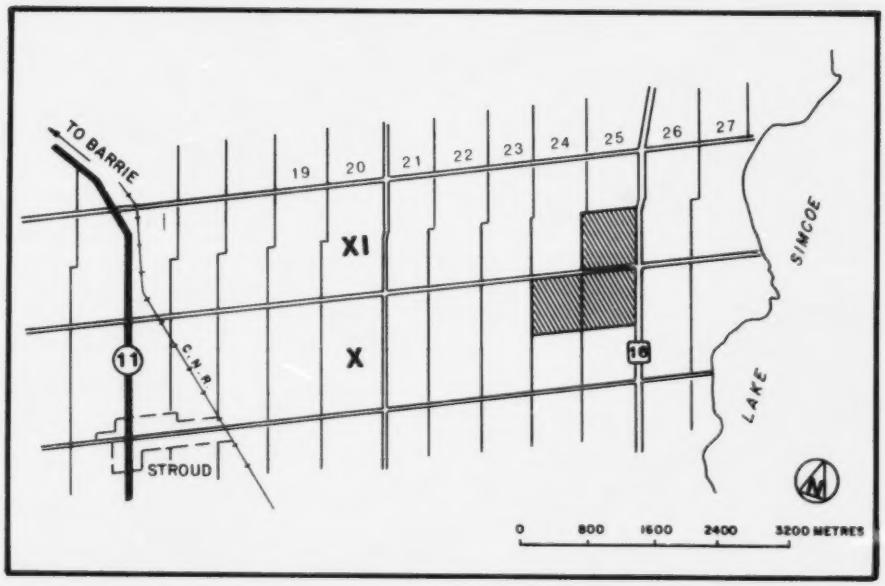
Mr. Murray Brown, Executive Vice-President of Lehndorff, provided what he estimated to be a profile of the typical resident of Amberwood Village. Most residents are between 65 and 70 years of age and the majority are married. Although the development has progressed gradually over the past seven years, most of the residents moved in during 1980 and 1981. Given the prices of the units, it can be assumed that residents have above average

incomes. Unlike other retirement communities which tend to draw people from a great distance, approximately 80% of Amberwood residents come from the Ottawa area. An estimated 15% come from Montreal and 5% from other centres.

ACKNOWLEDGEMENTS
Mr. Murray Brown, Executive Vice-President, Lehndorff Corporation, Toronto
Mr. R. McKay, Director of Planning, Township of Goulbourn
Mr. B. Joliffe, President of Amberwood Condominium Association

SANDYCOVE ACRES*

VILLAGE OF STROUD, INNISFIL TOWNSHIP
SIMCOE COUNTY



DESCRIPTION OF THE PROJECT

This case study was undertaken to provide some insight into the impact a retirement community has on the home care/support services available in a rural municipality.

Sandycove Acres is a planned retirement community located east of Stroud on the 11th Concession Road. The development can be found on both the north and south sides of the Concession Road, and within walking distance of Lake Simcoe. It is approximately a 10 minute drive to local shopping facilities and services in Stroud, and 15 minutes to Barrie.

This project contains approximately 970 single family modular homes on a 115 hectare (284 acre) site. Almost all are occupied and there is currently room for an additional 200 units. Originally, the homes were modular units constructed on concrete or wood pilings. New units, in contrast, are hand-framed and constructed on a concrete foundation. Three models of homes are available ranging in size from 267 to 336 square metres (876 to 1104 square feet). The price range for new homes is from $46,000 to $58,000. Resale values

* A separate report on Sandycove Acres is available from the Research and Special Projects Branch, Ministry of Municipal Affairs.

begin at approximately $30,000. In addition, residents pay monthly lot rental and maintenance fees of $179 and $53, respectively. The fees cover property tax, general maintenance and basic services such as water, sewage, snow removal, grass cutting and garbage collection. Surrounding land uses are predominantly single-family residential and farmland. The site itself is gently rolling. The street pattern is curvilinear. Facilities on-site include 3 recreation centres (2 of which are renovated barns), 2 outdoor pools, horseshoe pitches, shuffle-board courts, and a wide variety of club activities and special events. Residents also have a 4-store plaza available containing a bank, variety store, hairdressing salon and the development sales office.

Modular housing in Sandy Cove Acres

HISTORY OF THE PROJECT

The proposed development of Sandycove Acres was brought before the Township Council in 1969-70. At the time, Council found the proposal to conform with the planning documents of the day. The local Official Plan of 1969 designated the proposed site as rural, and provision for the development was available under a trailer park by-law, under the Municipal Act.

Construction of Sandycove Acres began in 1970 and has involved 5 phases. Phases 1 and 2, involving development on the north and south sides of the 11th Concession Road, were completed in 1974. Phases 3 and 4 represented additions to the north side. These two phases were approved in 1976, and were subject to site plan control. Phase 5 involved 4 stages of development to the south side, beginning in 1979. Stage 4 of Phase 5 is currently underway.

THE DEVELOPER

Rice Construction Ltd. began the construction of Sandycove Acres in 1970 and has established itself as a specialist in retirement communities. Two other examples by Rice are Grand Cove Estates and Wilmot Creek.

THE MUNICIPALITY

Innisfil Township is essentially a rural agricultural municipality located within Simcoe County. Development of Sandycove Acres proceeded with little local opposition and few planning problems. As Sandycove Acres grew in size, however, planning considerations of the Township changed. To ensure development in the Township was properly planned, the Township approved a new Official Plan in 1976, as well as a new zoning by-law that allowed for a mobile home park. Site plan controls followed. As a result, the development of new phases of Sandycove Acres have to meet the provisions of these planning documents.

The municipality has looked at the transportation and recreational needs of the residents of Sandycove Acres, and has studied the impact on the municipality's tax structure. Because the majority of residents are fairly healthy and independent, the financial impact of the retirement community on Township service provision has been small. Overall, the economic impact of Sandycove Acres has been positive.

THE RESIDENTS

This case study investigated the socio-economic and residency characteristics of Sandycove residents, as well as their health status and home care/support service needs. Study findings indicate the majority of residents are 65 years of age or older, in fairly good health, fully retired, married and living happily in Sandycove Acres.

Most residents were found to be ex-urbanites from large metropolitan centres such as Toronto and Montreal. The income group is largely middle-class, with some lower income seniors. Upper-income seniors were obviously present as well. Currently, about one-third of the residents winter elsewhere.

Residents' impact on local home care/support services was found to be quite high. As of June 1985, the Simcoe County Health Unit reported 30 residents receiving home care, e.g. therapy, nursing or homemaking services. These 30 residents represent only 2% of the total population of Sandycove Acres, however, they represent 50% of the home care recipients in Innisfil Township. Residents in Sandycove Acres receiving meals-on-wheels also represent close to 50% of the homes serviced in Innisfil. Thirdly, although the number of residents receiving home support services (other than meals-on-wheels) is not available, residents commonly expressed a need for assistance with transportation, home maintenance and yard work.

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ACKNOWLEDGEMENTS

Planned Retirement Communities

This report was prepared by:

Research and Special Projects Branch

Bill Mackay, Director
Louis Spittal, Manager, Research
Judy Zon, Senior Planner
Pierre Beeckmans, Senior Planner
Helen Break, Environmental Planner
Daphne Diamant, Graphic Designer
Mike Gobelian, Graphics
Cover photo, The Edgewater, Bobcaygeon,
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and Development Ltd.
Research and Special Projects Branch
Ministry of Municipal Affairs
777 Bay Street
13th Floor
Toronto, Ontario
M5G 2E5

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